AMENDMENTS TO THE SPECIFICATION

Applicants respectfully request changes of two types to the specification. First, applicants request entry of changes to the specification to reconcile the specification with the flow diagrams that have been divided into separate sheets of drawings. Second, in preparing the corrected drawings, applicants have identified some typographical errors and respectfully request entry of corrections. The following amendments are labeled to indicate whether each is directed to reconciling the text with the corrected figures, to correct a typographical error, or both.

On page 15, please replace the paragraph at line 16 with the following paragraph to reconcile the text with the corrected figures:

"Figures 1A and 1B are ~~Figure 1 is~~ a flow chart of the RFID authorization and activation process."

On page 15, please replace the paragraph at line 23 with the following paragraph to reconcile the text with the corrected figures:

"Figures 5A-5D are ~~Figure 5 is~~ a flow chart of the Modify account process."

On page 15, please replace the paragraph at line 24 with the following paragraph to reconcile the text with the corrected figures:

"Figures 6A-6D are ~~Figure 6 is~~ a flow chart of the Add Transponder process."

On page 15, please replace the paragraph at line 25 with the following paragraph to reconcile the text with the corrected figures:

"Figures 7A and 7B are Figure 7 is a flow chart of the Lost Transponder process."

On page 16, please replace the paragraph at line 1 with the following paragraph to reconcile the text with the corrected figures:

"Figures 8A and 8B are Figure 7 is a flow chart of the Assign RFID to new account process."

On page 16 at line 21 through page 17 at line 2, please replace the paragraph with the following paragraph to reconcile the text with the corrected figures:

Principal sign up or use options for RTDA customers are RFID account signup 100 (see Figures 1A and 1B Figure 1), modify payment account info 500 (see Figures 5A-5D Figure 5), get an additional transponder 600 (see Figures 6A-6D Figure 6), replace or just cancel a lost transponder 700 (see Figures 7A and 7B Figure 7), and various other customer service 410 options (see Figures 8A, 8B, 8, 9 and 10). Customers can also choose to authenticate a photo of themselves 1600 for association with their RFID account."

On pages 16 at line 21 through page 17 at line 2, please replace the paragraph with the following paragraph to reconcile the text with the corrected figures:

"Principal sign up or use options for RTDA customers are RFID account signup 100 (see Figures 1A and 1B ~~Figure 1~~), modify payment account info 500 (see Figures 5A-5D ~~Figure 5~~), get an additional transponder 600 (see Figures 6A-6D ~~Figure 6~~), replace or just cancel a lost transponder 700 (see Figures 7A and 7B ~~Figure 7~~), and various other customer service 410 options (see Figures 8A, 8B, ~~8,~~ 9 and 10). Customers can also choose to authenticate a photo of themselves 1600 for association with their RFID account."

On page 16, lines 3 through 11, please replace the paragraph with the following paragraph to reconcile the text with the corrected figures:

Figures 1A and 1B show ~~Figure 1 shows~~ a flow chart of RFID authorization and activation process 100. It should be noted that in general input information including credit card ISO or MICR ABA information that has been read is preferably stored in volatile onboard memory. Information is also preferably cleared from memory upon uploading to the processor database. It should also be noted that account information may in fact already be available if the customer enters this procedure from the Lost/Replace Transponder option and desires a replacement transponder. Having the information thus displayed advantageously allows the customer to quickly complete the process for a new transponder."

On page 20, lines 4 through 10, please replace the paragraph with the following paragraph to reconcile the text with the corrected figures:

"Figures 5A through 5D show ~~Figure 5 shows~~ a flow chart of the process 500 of modifying and existing RFID 5 account from the RTDA. First the existing activated Transponder is scanned 501 (the Transponder is waved or tapped at a Transponder reader); then the appropriate birthdate is entered 502. A validate transponder step 1400 (returning an 03 series code based on birthdate correspondence) is then run (see Figure 14). If an 035 code is returned, it means the birthdate just entered does not match and the customer has another chance 505 to reenter it."

On page 21 at line 24 through page 22 at line 6, please replace the paragraph with the following paragraph both to reconcile the text with the figures and to correct a typographical error:

"If ~~If~~ an 031 code is returned at step 520 above, the account info is displayed 524, and the card or MICR is read 510. If the account number associated with the Transponder is not the same as the account number just read 511 then the customer chooses whether to assign a new account 513 to the Transponder, and so, an assign new account to RFID step 800 (see Figures 8A and 8B ~~Figure 8~~) is run, the account is updated 503 and the process ends 699. If a new account is not to be assigned at step 513, then the customer is asked to re-swipe or re-read the card originally used in the signup 512. If customer chooses not to re-swipe, a cancel transaction step 1300 is run, confirmation of cancellation is printed 522 and the process ends 599."

On page 22, lines 7 through 24, please replace the paragraph with the following paragraph both to reconcile the text with the figures and to correct a typographical error:

"If the account number associated with the Transponder is the same 511 as the account number just read at step 510 then the customer chooses 560 whether to update expiration date 561, change or add photo 1600 or change other account info. Update expiration date 561 is followed by an update RFID account process 900 (see Figure 9), an account updated acknowledgment 503, and process end 599. If a photo is to be added or changed, a new photo is submitted and approved 1610 or not, and if approved, new Terms of Use are optionally presented 520 and the account is updated 900 and account updated confirmation 503 and process ends 599. If other account info is to be changed, then customer proceeds to enter application data, such as name and address (and optional State ID info such as Driver's License number and the like) 563, phone, birthdate and optional email info 564, an "always print receipt" option 565, and the account is updated 900 and account updated confirmation 503 and process ends 599. Figures 6A-6D show ~~Figure 6~~ shows a flow chart of process 600 of adding an additional Transponder to an existing RFID account from the RTDA. First the new Transponder is scanned 601; then the appropriate birthdate is entered 602. A validate transponder step 1400 (returning an 03 series code based on birthdate correspondence) is then run. If an 035 code is returned, it means the birthdate just entered does not match and the customer has another chance 603 ~~605~~ to reenter it."

On page 22 at line 25 through page 23 at line 2, please replace the paragraph with the following paragraph to reconcile the text with the corrected figures:

"If anything other than an 031 code (see discussion below) is returned, a check Valid Flag 530 is run (See Figures 5A-5D ~~Figure 5~~ though processes in Figures 6A and 6B ~~Figure 6~~ are not necessarily the same as for Figures 5A-5D, ~~Figure 5,~~ this latter process 530 is identical to the illustrated 630 process)."

On page 23, lines 3 through 16, please replace the paragraph with the following paragraph to reconcile the text with the corrected figures:

"If an 031 code is returned, a Maximum number of Transponders is evaluated 633. If this additional Transponder would exceed the maximum number allowed, the customer is so notified 637, and the process ends 699; if the maximum number allowed is not exceeded, then the account info is displayed 624, and the card or MICR is read 610. If the account number associated with the Transponder is not the same as the account number just read 611 then the customer is asked to re-swipe or re-read the card originally used in the signup 612. If the account number associated with the Transponder is the same 611 as the account number just read at step 610 then the customer chooses 608 whether to add additional use limitations for this new Transponder (see Figures 1A and 1B ~~Figure 1~~ for discussion and options here). If no additional use limitations, then new Terms of Use are optionally presented 620 and if not accepted a cancel transaction process 1300 is run, with confirmation 622, and process ends 699. If Terms are accepted, a new Transponder is dispensed 640, followed by activation step 1200 and confirmation 625 and process ends 699."

On page 23, lines 17 through 24, please replace the paragraph with the following paragraph both to reconcile the text with the corrected figures and to correct typographical errors:

"Figures 7A and 7B show Figure 7 shows a process 700 for replacing or cancelling a lost Transponder. First the card or MICR associated with the lost Transponder is read 710 and confirming billing address is entered 703, followed by a validate RFID account process 1500 (see Figure 15). If the address entered does not match the address on in the Processor record for the customer, an 072 073 code is returned and a billing address non-match notice 707 is given. If there is no valid account as swiped on record, an 073 072 code is returned and an account not found notice is given 734. Otherwise an 071 code is returned and account info is displayed 724."

On page 23 at line 25 through page 24 at line 8, please replace the paragraph with the following paragraph to correct a typographical error:

"The particular Transponder lost is selected 730 from a list presented (if there is more than one Transponder registered to the customer EFID account), and the customer chooses to replace or just cancel the lost Transponder 731. If it is to be cancelled, a cancel Transponder process 1000 is run, followed by notice that the Transponder has been cancelled 1010 and optionally printed confirmation 722 1022. If it is to be replaced, a birthdate is requested 702, additional use limits are inquired of 708, and Terms of Agreement are again preferably presented 720 Upon acceptance, a replacement Transponder is dispensed 740, the old Transponder is cancelled 1000, the new Transponder is activated 1200, with confirmation 725 and process ends 799."

On page 24, lines 8 through 9, please replace the paragraph with the following paragraph to reconcile the text with the corrected figures:

"Figures 8A and 8B, 8, 9 and 10 are selected maintenance processes selected at step 410 in Figure 4."

On page 24, lines 10 through 17, please replace the paragraph with the following paragraph to reconcile the text with the corrected figures:

"Figures 8A and 8B show Figure 8 shows a flow chart of the maintenance process 800 of assigning a new credit, debit or checking account to an already activated RFID Transponder and its associated record in the RFID database. Note that account information from the existing Debit account is optionally displayed to assist the customer during the input process. As with the process illustrated in Figures 1A and 1B, Figure 1, input information including credit card ISO or MICR ABA information that has been read is preferably stored in volatile onboard memory. Information is also preferably cleared from memory upon uploading to the processor database."

On page 29, lines 4 through 8, please replace the paragraph with the following paragraph to correct a typographical error:

"If not verified 1504, an 073 code is returned 1573 with RecLocID 1599. If verified, a check is run to see if the address is valid 1505, and if so, an 071 code is returned 1571 with RecLocID and other Transponder account info 1499. If the address is not valid, an 072 code is returned 1572 with RecLocID and other Transponder account info 1599 1499."